

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

Sandra J. May

Case No.:

19-27812

Judge:

JNP

Debtor(s)

Chapter 13 Plan and Motions

- | | | |
|---|--|-------------------------|
| <input type="checkbox"/> Original | <input checked="" type="checkbox"/> Modified/Notice Required | Date: <u>07/29/2020</u> |
| <input type="checkbox"/> Motions Included | <input type="checkbox"/> Modified/No Notice Required | |

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

- DOES DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.
- DOES DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.
- DOES DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: EJC

Initial Debtor: SJM

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

\$6,120 paid to date, then \$680/month to begin August 2020 for 6 more months, then \$850/month to begin February 2021 for final 45 months (60 months total).

- b. The debtor shall make plan payments to the Trustee from the following sources:

- Future earnings
 Other sources of funding (describe source, amount and date when funds are available):

- c. Use of real property to satisfy plan obligations:

- Sale of real property

Description:

Proposed date for completion: _____

- Refinance of real property:

Description:

Proposed date for completion: _____

- Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

- d. The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

- e. Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 4,065 plus all other court approved fees and costs
DOMESTIC SUPPORT OBLIGATION		
Internal Revenue Service	2016 - 2018 income tax	\$16,937
NJ Division of Taxation	2016 - 2018 income tax	\$0 (no priority claim asserted bu New Jersey)

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Utility Employees FCU	Kia	\$10,800	\$9,000	N/A	\$9,000	5.5% Till rate paid by Ch. 13 Trustee in first 36 mo of Plan	\$9,783

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
McCormick 105, LLC & PNC Bank, N.A.	590 Livezey Street Philadelphia, PA*	\$219,000 - \$275,000	To be determined

*Debtor reserves the right to continue to market and sell this property. She does realize that stay relief will be granted to secured creditors, however she is hopeful she can sell the property to satisfy all lien holders.

f. Secured Claims Unaffected by the Plan NONE

The following secured claims are unaffected by the Plan:

Payments are current to Jersey Shore Federal Credit Union and shall be continued outside the plan.

g. Secured Claims to be Paid in Full Through the Plan: NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- Not less than \$ _____ to be distributed *pro rata*
 Not less than _____ 0 percent
 Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, *Notice of Chapter 13 Plan Transmittal* and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
McCormick 106, LLC	Residence - 9 Brandywine Court, Egg Harbor Township, NJ	Judicial	\$52,181.19	\$149,500	\$25,150 (d)(1) \$640 (d)(5)	\$110,903.68	\$12,806.02

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
Utility Employees FCU	Kia	\$10,800	\$9,000	\$9,783	Any remaining balance due

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- Upon confirmation
- Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Jenkins & Clayman
- 3) Utility Employees FCU (to be paid in first 36 mo of Plan by Trustee)
- 4) IRS and McCormick 10, LLC

d. Post-Petition Claims

The Standing Trustee is, is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 05/18/2020.

Explain below why the plan is being modified: Judgment creditor McCormick 106, LLC filed secured claim and needs to be paid non-exempt equity through plan.	Explain below how the plan is being modified: To correct payment amount (f non-exempt equity) to McCormick 106, LLC.
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Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 07/29/2020

/s/ Sandra J. May

Debtor

Date: _____

Joint Debtor

Date: 07/29/2020

/s/ Eric J Clayman

Attorney for Debtor(s)

In re:
Sandra J. May
Debtor

Case No. 19-27812-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901

Page 1 of 2
Total Noticed: 46

Date Rcvd: Jul 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 01, 2020.

db +Sandra J. May, 9 Brandywine Court, Egg Harbor Township, NJ 08234-4882
cr +CONSUMER DEPARTMENT PNC BANK, NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND, OH 44101-4982
cr +JERSEY SHORE FEDERAL CREDIT UNION, c/o Saldutti Law Group,
800 North Kings Highway Suite 300, Cherry Hill, NJ 08034-1511
cr +McCormick 105, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,
Mount Laurel, NJ 08054-2200
cr +McCormick 106, LLC, c/o Dembo, Brown & Burns LLP, 1300 Route 73, Suite 205,
Mount Laurel, NJ 08054-2200
518465771 American Express, PO Box 1270, Newark, NJ 07101-1270
518465770 American Express, PO Box 981537, El Paso, TX 79998-1537
518511922 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
518465772 Bacharach Institute Rehab, 61 West Jimmie Leeds Road, PO Box 723, Pomona, NJ 08240-0723
518465773 Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
518465776 Carowinds, 300 Carowinds Boulevard, Charlotte, NC 28273
518465779 +Fedloan Servicing, PO BOX 60610, Harrisburg, PA 17106-0610
518465780 Infections Limited East, P.C., 2106 New Road, Suite F1, Linwood, NJ 08221-1053
518593796 +Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 800 Kings Highway N., Suite 300,
Cherry Hill, NJ 08034-1511
518465782 +Jersey Shore Federal Credit Union, Hamilton Mall, 4403 Black Horse Pike #2075,
Mays Landing, NJ 08330-3178
518465783 Labcorp Holdings, PO Box 2240, Burlington, NC 27216-2240
518465784 +Laurel J. Lawson, MSW, 2307 West Cone Blvd., #208, Greensboro, NC 27408-4065
518465785 +McCormick 105, LLC, JSDC Law Offices, Kimberly Bonner, Esq., 11 East Chocolate Avenue,
Suite 300, Hershey, PA 17033-1320
518465787 +McCormick 105, LLC, PO Box 1611, Cockeysville, MD 21030-7611
518465786 +McCormick 105, LLC, c/o BSI Financial Services, 11350 McCormick Road, Suite 902,
Hunt Valley, MD 21031-1002
518465789 +McCormick 106, LLC, c/o Dembo, Brown & Burns, 1300 Route 73, Suite 205,
Mount Laurel, NJ 08054-2200
518465788 +McCormick 106, LLC, 11350 McCormick Road, Suite 902, Hunt Valley, MD 21031-1002
518465790 PNC Bank, N.A., PO Box 5570, Cleveland, OH 44101-0570
518477087 +PNC Bank, National Association, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518603578 +PNC Bank, National Association, P.O. Box 94982, Cleveland OH 44101-4982
518465791 +Precision Oral Surgery, LLC, Dental Specialty Ctr of Willingboro,
215 Sunset Road, Suite 308, Willingboro, NJ 08046-1108
518521772 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy,
Trenton, NJ 08695-0272)
518465792 #+Samuel Krantz, Esquire, 450 Bay Avenue, Somers Point, NJ 08244-2656
518465794 Shore Medical Center, PO Box 42972, Philadelphia, PA 19101-2972
518465793 +Shore Medical Center, c/o Nationwide Recovery Service, 545 West Inman Street,
Cleveland, TN 37311-1768
518465795 State of New Jersey, Division of Taxation, Federal/NJ State Offset Program, PO Box 283,
Trenton, NJ 08646-0283
518465797 +Utilities Employees FCU, PO Box 14864, 11 Meridian Boulevard, Reading, PA 19610-3200

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 30 2020 23:50:18 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 30 2020 23:50:17 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518582374 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 30 2020 23:57:07
Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
518465775 E-mail/Text: csdlclientservices@cboflanc.com Jul 30 2020 23:50:37
Bayfront Emergency Physicians, c/o Credit Bureau of Lancaster County, PO Box 1271,
Lancaster, PA 17608-1271
518465774 E-mail/Text: bankruptcydepartment@tsico.com Jul 30 2020 23:50:43
Bayfront Emergency Physicians, c/o Transworld Systems, Inc., PO Box 15520,
Wilmington, DE 19850-5520
518465777 +E-mail/Text: megan.harper@phila.gov Jul 30 2020 23:50:34 City of Philadelphia,
Department of Revenue, 1401 John F. Kennedy Boulevard, Philadelphia, PA 19102-1697
518465778 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jul 30 2020 23:50:06 Comenity Bank/Lane Bryant,
PO Box 659728, San Antonio, TX 78265-9728
518465781 E-mail/Text: sbse.cio.bnc.mail@irs.gov Jul 30 2020 23:49:51 IRS,
Department of the Treasury, Cincinnati, OH 45999-0025
518568518 E-mail/Text: JCAP_BNC_Notices@jcicap.com Jul 30 2020 23:50:25 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
518581581 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfolio recovery.com Jul 30 2020 23:57:00
Portfolio Recovery Associates, LLC, c/o Wyndham, POB 41067, Norfolk VA 23541
518576947 E-mail/Text: bnc-quantum@quantum3group.com Jul 30 2020 23:50:13
Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 46

Date Rcvd: Jul 30, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

518556742 E-mail/Text: paula.tilley@nrsagency.com Jul 30 2020 23:49:28 SHORE MEDICAL CENTER,
C/O NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND, TN 37320-8005
518465796 E-mail/PDF: gecsedri@recoverycorp.com Jul 30 2020 23:57:22 Syncb/Amazon PLCC,
PO Box 965015, Orlando, FL 32896-5015
518468245 +E-mail/PDF: gecsedri@recoverycorp.com Jul 30 2020 23:57:24 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518515172* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701
518503130* Internal Revenue Service, P.O. Box 7346, Philadelphia PA 19101-7346
518503131* +Internal Revenue Service, P.O. Box 7317, Philadelphia PA 19101-7317

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 29, 2020 at the address(es) listed below:

Christian Del Toro on behalf of Creditor PNC Bank, National Association
cdeltoro@martonelaw.com, bky@martonelaw.com
Christian Del Toro on behalf of Creditor CONSUMER DEPARTMENT PNC BANK, NATIONAL ASSOCIATION
cdeltoro@martonelaw.com, bky@martonelaw.com
Denise E. Carlon on behalf of Creditor PNC Bank, National Association dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Eric Clayman on behalf of Defendant Sandra J. May jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Eric Clayman on behalf of Debtor Sandra J. May jenkins.clayman@verizon.net,
connor@jenkinsclayman.com
Frank J Martone on behalf of Creditor CONSUMER DEPARTMENT PNC BANK, NATIONAL ASSOCIATION
bky@martonelaw.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Kevin Gordon McDonald on behalf of Creditor PNC Bank, National Association
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Kyle Francis Eingorn on behalf of Creditor McCormick 106, LLC keingorn@dbblegal.com
Kyle Francis Eingorn on behalf of Creditor McCormick 105, LLC keingorn@dbblegal.com
Kyle Francis Eingorn on behalf of Plaintiff McCormick 106, LLC keingorn@dbblegal.com
Michael E. Brown on behalf of Creditor McCormick 106, LLC mbrown@dbblegal.com
Michael E. Brown on behalf of Creditor McCormick 105, LLC mbrown@dbblegal.com
Rebecca K. McDowell on behalf of Creditor JERSEY SHORE FEDERAL CREDIT UNION
rmcdowell@slgcollect.com
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 16